



Docket No.
ELECT-043436

Declaration For Patent Application

English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

INTERNET BASED CHECK CHASHING AND CLEARING METHOD, APPARATUS AND ARTICLE OF MANUFACTURE

the specification of which

(check one)

is attached hereto.

was filed on March 23, 2000 as United States Application No. or PCT International Application Number _____
and was amended on _____
(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Not Claimed

I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

(Application Serial No.)

(Filing Date)

(Application Serial No.)

(Filing Date)

(Application Serial No.)

(Filing Date)

I hereby claim the benefit under 35 U. S. C. Section 120 of any United States application(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, CFR Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

(Application Serial No.)

(Filing Date)

(Status)

(patented, pending, abandoned)

(Application Serial No.)

(Filing Date)

(Status)

(patented, pending, abandoned)

(Application Serial No.)

(Filing Date)

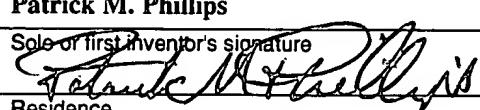
(Status)

(patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor
Patrick M. Phillips

Sole or first inventor's signature



Date

6-12-00

Residence

1327 Austin Thomas Drive, Keller, Texas 76248

Citizenship

USA

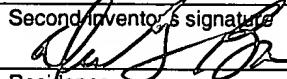
Post Office Address

Same as residence

Full name of second inventor, if any

Dennis G. Brown

Second inventor's signature



Date

6-1-00

Residence

2136 Pemberook Drive, Fort Worth, Texas 76110

Citizenship

USA

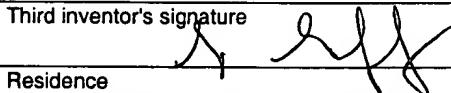
Post Office Address

Same as residence

Full name of third inventor, if any

George A. Gouffray

Third inventor's signature



Date

5-31-00

Residence

1113 W. Hills Terrace, Fort Worth, Texas 76179

Citizenship

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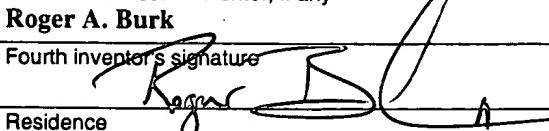
Post Office Address

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Full name of fourth inventor, if any

Roger A. Burk

Fourth inventor's signature



Date

6-1-00

Residence

920 Hill Meadow, Midlothian, Texas 76065

Citizenship

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Full name of fifth inventor, if any
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Fifth inventor's signature

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Date
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Sixth inventor's signature

Date
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Full name of seventh inventor, if any
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Seventh inventor's signature

Date
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Full name of eighth inventor, if
Lawrence M. Brown

Eighth inventor's signature

Date

Residence
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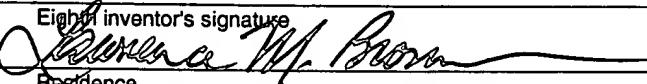
Citizenship
USA

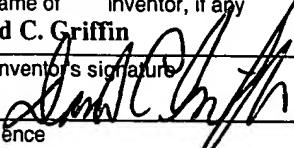
Post Office Address
Same as residence

Full name of fifth inventor, if any Ronnie D. Phillips	
Fifth inventor's signature	Date
R. Phillips 609 Ashwood Drive, Keller, Texas 76248	
Citizenship USA	
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Sixth inventor's signature	Date
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Citizenship USA	
Post Office Address Same as residence	

Full name of seventh inventor, if any Jay D. Lynch	
Seventh inventor's signature	Date
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Full name of eighth inventor, if Lawrence M. Brown	
Eighth inventor's signature 	Date 06-02-2000
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ninth	
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Citizenship USA	
Post Office Address Same as residence	

Full name of inventor, if any	
Sixth inventor's signature	Date
Residence	
Citizenship	
Post Office Address	

Full name of inventor, if any	
Seventh inventor's signature	Date
Residence	
Citizenship	
Post Office Address	

Full name of inventor, if	
Eighth inventor's signature	Date
Residence	
Citizenship	
Post Office Address	

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: PATRICK M. PHILLIPS, DENNIS G. BROWN, GEORGE A. GOUFFRAY, ROGER A. BURK, RONNIE D. PHILLIPS, DAVID P. HIGBEE, JAY D. LYNCH, LARRY BROWN, DAVID GRIFFIN

Serial No.

Filed: March 23, 2000

For: INTERNET BASED CHECK CASHING AND CLEARING METHOD,
APPARATUS AND ARTICLE OF MANUFACTURE

Examiner: Unassigned
Unit: --

POWER OF ATTORNEY

Assistant Commissioner for
Patents
Washington, D. C. 20231

I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE UNITED STATES POSTAL SERVICE AS FIRST CLASS MAIL IN AN ENVELOPE ADDRESSED TO THE ASSISTANT COMMISSIONER FOR PATENTS WASHINGTON, D. C. 20231, ON <u>July 28, 2000</u>	
DATE	<u>Elizabeth Campbell</u>
BY	<u>Elizabeth Campbell</u>
7/28/00 (DATE OF SIGNATURE)	

Dear Sir:

The undersigned assignees of the entire interest in the above-identified patent application hereby appoints the following attorneys to prosecute and transact all business in the United States Patent and Trademark Office relating to this application: Laurence H. Pretty, Esq., 25,312; Robert A. Schroeder, Esq., 25,373; Edward G. Poplawski, Esq., Reg. No. 33,439; Jeffrey F. Craft, Esq., Reg. No. 30,044; Richard A. Wallen, Esq., Reg. No. 22,671; Michael J. MacDermott, Esq., Reg. No. 29,946; Anne Wang, Esq., Reg. No. 36,045; Paul D. Tripodi, Esq., Reg. No. 40,847; Marc E. Hankin, Esq., Reg. No. 38,908; Donald C. Kordich, Esq. Reg. No. 38,213; Daniel C. Mallory, Esq., Reg. No. 33,532; Matthew C. Lapple, Reg. No. 44,203; Carl A. Kukkonen, Reg. No. 42,773; Denise McKenzie, Reg. No. 43,790; Janaki Komanduri, Reg. No. 40,684; Michael L. Crapenhoft, Esq., Reg. No. 37,115; and Nisan A. Steinberg, Esq., Reg. No. 40,345.

Please send all future correspondence to:

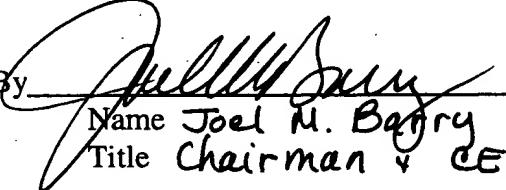
Robert A. Schroeder, Esq.
PRETTY, SCHROEDER & POPLAWSKI
444 South Flower Street- 19th Floor
Los Angeles, CA 90071

and direct all telephone calls to: Matthew C. Lapple, Esq. at 213/622-7700, Fax: (213) 489-4210.

Respectfully submitted,

ELECTRONIC CLEARING HOUSE, INC.

Dated: 6-22-00

By 
Name Joel M. Barry
Title Chairman & CEO

Respectfully submitted,

NATIONAL BANK DRAFTING SYSTEMS, INC.

Dated: _____

By _____
Name _____
Title _____

Please send all future correspondence to:

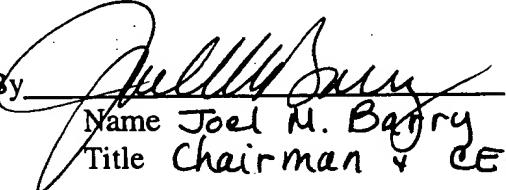
Robert A. Schroeder, Esq.
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Respectfully submitted,

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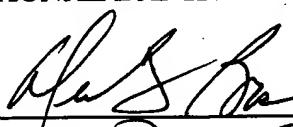
Dated: 6-22-00

By 
Name Joel M. Barry
Title Chairman & CEO

Respectfully submitted,

NATIONAL BANK DRAFTING SYSTEMS, INC.

Dated: 6-28-00

By 
Name Dennis G. Brown
Title COO